

UNITED STATES BANKRUPTCY COURT
FOR THE CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION

In re: Edmond Chouteau Case No. 2:22-bk-12229-WB

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

LAKEVIEW
LOAN SERVICING, LLC
Name of Transferee

LoanDepot.com, LLC
Name of Transferor

Name and Address where notices to
transferee should be sent:

Flagstar Bank, NA
Bankruptcy Department
5151 Corporate Drive
Troy, 48098

Court Claim # (if known): 16-1
Amount of Claim: \$476,795.29
Date Claim Filed: 6/29/2022

Phone: (800) 968-7700
Last Four Digits of Acct # 0890

Phone: 866-462-1156
Last Four Digits of Acct # 2301

Name and Address where transferee payments
should be sent (if different from above):

Flagstar Bank, NA
Bankruptcy Department
5151 Corporate Drive
Troy, MI 48098

Phone: (800) 968-7700
Last Four Digits of Acct #: 0890

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Dane Exnowski
Authorized Agent for Transferee

Date: 04/18/2024

In Re: Edmond Chouteau Bankruptcy Case No.: 2:22-bk-12229-WB

Chapter: 13

Judge: Julia W Brand

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Transfer Of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Edmond Chouteau
5752 Chesley Avenue
Los Angeles, CA 90043

Benjamin Heston
100 Bayview Circle
Newport Beach, CA 92660

(served via ECF Notification)

Nancy K Curry, Trustee
1000 Wilshire Blvd.
Suite 870
Los Angeles, CA 90017

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/18/2024 By: /s/Dane Exnowski
(date) Dane Exnowski
Authorized Agent for Transferee



February 23, 2024

NOTICE OF SERVICING TRANSFER**Property Address**

5752 CHESLEY AVE

LOS ANGELES CA 90043

EDMOND CHOUTEAU
TESHA CHOUTEAU
5752 CHESLEY AVE
LOS ANGELES CA 90043-2424

.....
Transfer Effective Date: March 2, 2024
.....

On March 6, 2024 your loan will be available to manage online at flagstar.com/myloans and accessible via our automated system at (800) 968-7700.

WELCOME TO FLAGSTAR BANK.

Dear EDMOND CHOUTEAU and TESSA CHOUTEAU,

The servicing of your loan is being transferred, effective March 2, 2024. This means that after this date, a new servicer will be collecting your loan payments from you. The transfer of servicing does not affect any term or condition of your mortgage, such as payment due date or interest rate.

loanDepot.com, LLC is now collecting your payments. loanDepot.com, LLC will stop accepting payments received from you after March 1, 2024. Flagstar Bank, N.A. on behalf of Lakeview Loan Servicing, LLC will collect your payments going forward. Flagstar Bank will start accepting payments received from you on March 2, 2024.

Send all payments due on or after March 2, 2024 to Flagstar Bank at this address: **P.O. Box 660263 Dallas, TX 75266-0263.**

If you have any questions for either your previous servicer, loanDepot.com, LLC or your new servicer, Flagstar Bank, about your loan or this transfer, please use the contact information below:

| Previous Servicer: loanDepot.com, LLC | New Servicer: Flagstar Bank, N.A. |
|---|---|
| Attn: Customer Service | Attn: Customer Service Department |
| Contact Number: (866) 258-6572 | Contact Number: (800) 968-7700 |
| Hours of Operation: Monday - Friday, 7:00 a.m. to 7:00 p.m. CT Saturday, 8:00 a.m. to 5:00 p.m. CT | Hours of Operation: Monday - Friday, 7:30 a.m. to 8:00 p.m. ET Saturday, 7:30 a.m. to 4:00 p.m. ET |
| Previous Servicer Address: P.O. Box 250009 Plano, TX 75025 | Servicer Address: 5151 Corporate Drive Troy, MI 48098-2639 |
| Old Loan Number: [REDACTED] | Loan Number: [REDACTED] |

You will not be assessed a late fee or negatively reported to any credit agencies for 60 days following the effective date of your transfer.

If your payment is currently automatically drafted from your bank account you will need to reestablish automatic payments as of March 6, 2024. You can sign up for automatic payments at flagstar.com/myloans. If you choose to send your payment via your financial institution or a bill pay or online service through a third-party provider, please set up these payments with the following information:

- Pay to the order of: Flagstar Bank
- Reference: Loan Number [REDACTED]
- Mail to our payment processing department: Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263

**NOTICE OF SERVICING TRANSFER
(CONT.)****Below are Flagstar Bank's Payment Options:**

It takes a couple of days after transfer for our automated systems to update. Phone and online payments can be made starting March 6, 2024.

**ANYTIME**

Send a check made payable to
Flagstar Bank • P.O. Box 660263
Dallas, TX 75266-0263

**March 6, 2024**

Set up recurring or one-time
ACH payments on MyLoans at
flagstar.com/myloans

**March 6, 2024¹**

Pay by phone using the automated
phone system by calling
(866) 837-4539

For additional detail regarding loan transfers, please visit flagstar.com/transfer.

WHAT ELSE SHOULD I EXPECT?

You will receive a Form 1098 and/or 1099 statement from each servicer that collected interest from you and/or paid interest to you for the period that they serviced your loan and as required by the Internal Revenue Service (IRS). Flagstar Bank will send you the applicable form(s) and Annual Tax and Interest Statement in January 2025.

If you are currently paying accident and health, disability, life or any other type of optional insurance with your mortgage payment, this service will stop with the transfer of servicing after March 1, 2024. However, if you wish to continue this coverage, please contact your insurance provider.

If you would like to send a Qualified Written Request, Notice of Error, or Request for Information, it may be sent to the following:

Previous Servicer:

loanDepot.com, LLC
Customer Service
P.O. Box 251027
Plano, TX 75025

New Servicer:

Flagstar Bank
Attn: NOE/RFI
2B-116
5151 Corporate Drive
Troy, MI 48098

Bankruptcy (if applicable)

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, creditor retains rights under its security instrument, including the right to foreclose its lien.

¹There is no additional cost to make a payment online, by phone, or by mail.

**NOTICE OF SERVICING TRANSFER
(FAQ)****FREQUENTLY ASKED QUESTIONS****Why was my loan transferred to Flagstar?**

Transferring the servicing of mortgage loans is common in the mortgage industry, and is in no way a direct reflection of the quality of your loan. The transfer of servicing does not affect any term or condition of your mortgage, such as payment due date or interest rate.

When will I receive my first mortgage statement from Flagstar?

You will receive your first billing statement within 10 days after your loan is transferred unless you are not receiving statements due to applicable law.

Do I really have 60 days to make my first payment?

No. You should continue making your payments according to the due date of your loan. To ensure you have time to update your records and the address to send your mortgage payments, we will not charge you a late fee or report your payment negatively to the credit bureaus for 60 days after the date of the service transfer in case your payment is sent to the prior servicer during that time.

How do I access my loan information and make payments online?

After March 6, 2024 visit flagstar.com/myloans and click the link: Sign up for MyLoans.

My payment was automatically deducted with my previous servicer. Will that continue with Flagstar?

No. This service will be discontinued as of March 2, 2024. Automatic payments are easy to set up when you sign up for AutoPay at flagstar.com/myloans.

My previous servicer paid my homeowner's insurance directly, will you do that?

If your loan currently has an escrow account to pay taxes and/or insurance, the escrow balance will be transferred and Flagstar Bank will resume collecting the monthly deposit and making the escrowed payments as they come due.

You must notify your homeowner insurance carrier that your loan has transferred to Flagstar Bank and provide the following address for mailing and billing purposes:

Flagstar Bank, N.A. ISAOA ATIMA
PO Box 7646
Springfield, OH 45501-7646

What should I do if I am experiencing a financial hardship?

Please visit flagstar.com/hardship to learn more about your options and for instructions on how to apply for hardship assistance.